

We know why these commonsense laws that our States passed are popular. We know why they enjoy bipartisan support in States across the country. People don't want abusive lenders to prey on them, their loved ones or their neighbors.

Some issues that come before the Senate are complicated. They divide people. There are thorny nuances to consider. This isn't one of them. It is simple. Let's protect the people whom we serve. They have clearly cried out for us to do this. We should protect those people.

I urge my colleagues to support S.J. Res. 15 to overturn this rule.

I yield the floor.

The PRESIDING OFFICER. The majority leader.

Mr. SCHUMER. First, let me thank our chair of the Banking Committee, someone who has fought against the abuses in the financial services industry throughout his career, Senator BROWN. Let me also thank Senator VAN HOLLEN, who, again, has been one of those leaders doing great things to help people who are often taken advantage of.

Now, for millions of working Americans, one of the most dangerous things that can happen is falling victim to predatory lenders. Unscrupulous actors have always promised quick cash or credit to people with unexpected expenses or financial difficulties, only to trap them with crippling interest rates that can erase a person's life savings or even claim their homes. They are in trouble. They reach out to the lifeline, and the lifeline is a trap. Often they are trapped for years and even some for their whole lives.

That is why more than 40 States have passed laws that prohibit this behavior and placed limits on interest rates made by nonbank lenders. It runs the gamut from liberal California to conservative Texas.

Inexplicably—inexplicably—the Trump administration decided to give these predatory lenders a massive loophole to circumvent State law and once again prey on low-income Americans. Under the Trump administration's rule, so long as payday lenders found a bank to provide the cash upfront and attach their name to the transaction, interest rates in the triple digits were suddenly OK, even if the States explicitly banned it.

It is despicable and so typical of the Trump administration not caring about average folks at all and just listening to the special interests. It had devastating consequences for working families and for small businesses.

In New York, the owner of a southern food restaurant in Harlem took out a \$67,000 loan from a fraudulent lender to make renovations to their restaurant. They fell behind on payments and tried to work with their lender when COVID hit and realized that their loan had an APR of 268 percent. Rather than work toward a solution, the lender went to the bank to try and foreclose on their

property—their property in which they had put blood and sweat and tears—stating that the Trump rule gave them the grounds to do so. It mattered little that New York State law had a 268-percent interest rate as blatantly illegal.

So today's vote is simple. It would revoke the Trump administration's so-called true lender rule that permits predatory lenders to exploit small businesses and working Americans. In the middle of a pandemic, the last thing we should be doing is perpetrating a rule that makes it easier for payday lenders to scam working people and business owners.

With today's vote, the Senate stands up for working families and small businesses all across the country by repealing this terrible, essentially Scrooge-like rule pushed by former President Trump and his allies.

And one final point for those who say elections don't make a difference. Just look at this. Here was a rule protecting people—States protected people. The Trump administration comes in and rips away those protections, leaving so many people bare and defenseless because they were desperate; they need the money.

Elections occur. A new Democratic President, a Democratic Senate, and this horrible, horrible rule change by the Trump administration is undone. We go back to giving some help and protection to working families and small business people.

This story could be repeated not just with CRAs but up and down the line—up and down the line. Elections do make a difference, and today's vote shows one of many examples.

VOTE ON S.J. RES. 15

I yield the floor and, Mr. President, I ask unanimous consent that all remaining time be yielded back.

The PRESIDING OFFICER. Is there objection?

Without objection, it is so ordered.

The joint resolution was ordered to be engrossed for a third reading and was read the third time.

The PRESIDING OFFICER. The joint resolution having been read the third time, the question is, Shall the joint resolution pass?

Mr. SCHUMER. I ask for the yeas and nays.

The PRESIDING OFFICER. Is there a sufficient second?

There appears to be a sufficient second.

The clerk will call the roll.

The senior assistant bill clerk called the roll.

Mr. DURBIN. I announce that the Senator from New Mexico (Mr. HEINRICH), is necessarily absent.

The PRESIDING OFFICER (Mr. PETERS). Are there any other Senators in the Chamber desiring to vote?

The result was announced—yeas 52, nays 47, as follows:

[Rollcall Vote No. 183 Leg.]

YEAS—52

Baldwin	Hirono	Rosen
Bennet	Kaine	Rubio
Blumenthal	Kelly	Sanders
Booker	King	Schatz
Brown	Klobuchar	Schumer
Cantwell	Leahy	Shaheen
Cardin	Lujan	Sinema
Carper	Lummis	Smith
Casey	Manchin	Stabenow
Collins	Markey	Tester
Coons	Menendez	Van Hollen
Cortez Masto	Merkley	Warner
Duckworth	Murphy	Warnock
Durbin	Murray	Warren
Feinstein	Ossoff	Whitehouse
Gillibrand	Padilla	Wyden
Hassan	Peters	
Hickenlooper	Reed	

NAYS—47

Barrasso	Graham	Portman
Blackburn	Grassley	Risch
Blunt	Hagerty	Romney
Boozman	Hawley	Rounds
Braun	Hoeben	Sasse
Burr	Hyde-Smith	Scott (FL)
Capito	Inhofe	Scott (SC)
Cassidy	Johnson	Shelby
Cornyn	Kennedy	Sullivan
Cotton	Lankford	Thune
Cramer	Lee	Tillis
Crapo	Marshall	Toomey
Cruz	McConnell	Tuberville
Daines	Moran	Wicker
Ernst	Murkowski	Young
Fischer	Paul	

NOT VOTING—1

Heinrich

The joint resolution (S.J. Res 15) was passed, as follows:

S.J. RES. 15

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That Congress disapproves the rule submitted by the Office of the Comptroller of Currency relating to "National Banks and Federal Savings Associations as Lenders" (85 Fed. Reg. 68742 (October 30, 2020)), and such rule shall have no force or effect.

Mr. SCHUMER. Let me first commend my colleague from Ohio for the excellent work, not only moving this forward but the vote counting that he did, which worked with a little bit of margin of error.

EXECUTIVE SESSION

Mr. SCHUMER. Mr. President, I move to proceed to executive session.

The PRESIDING OFFICER. The question is on agreeing to the motion. The motion was agreed to.

MOTION TO DISCHARGE

Mr. SCHUMER. Mr. President, pursuant to S. Res. 27, the Finance Committee being tied on the question of reporting, I move to discharge the Senate Finance Committee from further consideration of the nomination of Chiquita Brooks-LaSure, of Virginia, to be Administrator of the Centers for Medicare and Medicaid Services.

The PRESIDING OFFICER. Under the provisions of S. Res. 27, there will now be up to 4 hours of debate on the motion, equally divided between the two leaders or their designees, with no point of order, motions, or amendments in order.

Mr. SCHUMER. Mr. President, for the information of all Senators, we expect a vote on the motion to discharge to occur around noon tomorrow, Wednesday, May 12.

I yield the floor.

The PRESIDING OFFICER. The Senator from Ohio.

S.J. RES. 15

Mr. BROWN. I thank my colleagues for their vote on this resolution, which was so important to protect people from being abused by payday lenders. S.J. Res. 15 will be a big deal, saving a lot of money for a lot of low-income people who have been fleeced far too many times.

I thank the leader. I thank, in my office, Laura Swanson and Jan Singelmann for their terrific work in making sure that everybody was here and everybody was learned on this issue so well and how important that was for our State and for our country. I thank them.

NATIONAL POLICE WEEK

Mr. President, each year during Police Week, we honor the law enforcement officers who made the ultimate sacrifice in service to their communities.

This year, we add the names of four Ohioans to the National Law Enforcement Memorial who laid down their lives last year: Corporal Adam McMillan of Hamilton County Sheriff's Office, Detective James Michael Skernivitz of Cleveland, Patrolman Anthony Hussein Dia of Toledo, and Officer Kaia Grant of Springdale.

Sadly, we already know of two names who will be added to the memorial next year: Officer Brandon Stalker of the Toledo Police Department and Jason Lagore, who worked for the Ohio Department of Natural Resources. Each one of these losses is a tragedy for a family, for a community, and for their fellow officers.

Ms. Grant's mother, I know, and I talked to her about how tragic this is for her, for her family, and for the families of all of these officers who gave their lives in service to others.

Over the past year, we have had many reminders of the work that must be done to reform and reimagine public safety and to rebuild trust between law enforcement and communities. These Ohioans' lives are a reminder of the ideals we should strive for—officers who are true public servants in the best sense of the word, people who gave themselves to their communities. And these Ohioans gave so much.

Officer Anthony Dia was the father of two young sons. He married his high school sweetheart. In a letter he wrote to his family during Ramadan, the devout Muslim wrote:

Every day I put on the uniform, it is with the intention to protect the innocent and the weak in my community.

The imam who spoke at his memorial service said:

When you think of Islam, think of this man who gave his life on the Fourth of July to defend the values of the United States.

Detective James Skernivitz served my city of Cleveland. He served in neighborhood policing districts, and in 2013, he joined the Gang Impact Unit, working to reduce violence in Cleveland. He was a devoted father and played softball for many years, traveling to tournaments with the Steel City Enforcers.

Corporal Adam McMillan spent 19 years serving the public at the sheriff's office in Hamilton County, Cincinnati. So many in his community spoke about his kindness. His pastor said at the memorial service that "he was the kind of guy who asked the person in the drive-thru window how their day was going." His generous spirit will live on. Corporal McMillan was an organ donor, and his loss is giving new life to someone else.

Kaia Grant was in the Reserve Officer Training Corps in college. After graduating and working with at-risk kids in Cincinnati, she joined the Springdale Police Department. Her coworker said:

Instead of going into the military and then going into politics, like many do, she wanted to serve the community.

Another colleague related a story about how she saved a woman's life. The department got a call about a person considering taking her own life, and they searched and searched but found no one. They were close to giving up, but Officer Grant didn't. She found the woman in a parking garage in time to save her life.

As part of her dedication to our country, Officer Grant interned for a U.S. Senator while she was in college. That Senator's name was Joe Biden. Earlier this year, on his first trip to Ohio as President, Joe Biden met with Officer Grant's mother, Gina Mobley, to thank her for her daughter's service to him, to our country, and to her community.

We can't begin to repay the debt we owe Ms. Mobley and all these families. We can work to reform our systems to protect more officers and the communities they swear an oath to protect.

This week, I am introducing legislation, the Law Enforcement Training for Mental Health Crisis Response Act, with Senator INHOFE of Oklahoma. We have seen too many Americans, both officers and those they serve, hurt or killed when law enforcement responds to people in their communities suffering a mental health crisis. This bill would invest in training to help families resolve those situations safely for themselves and for their communities. They help officers resolve these situations safely for themselves and for the communities they serve.

Law enforcement officers, reformers, and advocates all agree we pushed too many problems onto the criminal justice system, expecting officers to be social workers and crisis responders and family mediators without the proper training to fill those roles.

We need to actually invest in mental health and education and other social support. We need to give officers the

training and resources they need to help when they are called on to respond to these situations.

This Police Week, let's offer—many of us come to the floor to do this—more than empty words. Let's honor the memory of these women and men who have laid down their lives in service of their community by getting their fellow officers the tools and the training they need to do their jobs and to build trust with the communities they have sworn to protect.

The PRESIDING OFFICER (Mr. CASEY). The Senator from Ohio.

LEGISLATIVE SESSION

MORNING BUSINESS

Mr. BROWN. Mr. President, I ask unanimous consent that the Senate proceed to legislative session for a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The PRESIDING OFFICER. Without objection, it is so ordered.

CENTENNIAL OF MILLS, WYOMING

Mr. BARRASSO. Mr. President, I rise today in recognition of the 100th anniversary of the incorporation of Mills, WY.

On Saturday, June 12, 2021, the town of Mills will honor this milestone with a 100th Anniversary Summer Fest Celebration. The event will host a parade, concerts, and other festivities throughout the day. It is an excellent opportunity for the people of Natrona County and Wyoming to gather and commend the strong, lasting character of this community.

Mills was established in May of 1921 at a location near the Fort Caspar site along the northern banks of the North Platte River. Many pioneers traversed this area along the Oregon Trail before oil was discovered in the Salt Creek Field. In 1919, with the growth of the oil and gas industry, brothers James, William, and Thomas Mills and their Mills Construction Company purchased a homestead owned by Charles M. Hawks. Company employees and their families began to settle in the surrounding land. By 1921, over 500 people lived in the quickly developing area. A need for local organization resulted in Mills' incorporation as a town, becoming the third in Natrona County.

The story of Mills is a microcosm of the story of Natrona County and Central Wyoming. The town has navigated through the booms and busts of the oil industry throughout its century and continues to navigate its unique place across the river from Casper. Industry has always played a large role in the development of the community. From its beginnings with the Mills Construction Company, Mills now hosts a wide range of manufacturing, fabrication, heavy machinery, and oil and gas businesses. Yet, Mills still maintains its